IN RE:

YELLOW CORPORATION, et al, Chapter 11

Case No. 2:23-11069-CTG

Debtor. U.S. Holland LLC, 23-11079

Claim No. 15390

Yellow Corporation, 23-11069

Claim No. 15389

YRC, Inc., 23-11087

Claim No. 15391

(Jointly Administered)

Obj. Due: Jan. 15, 2024

Hearing Date: Jan. 22, 2024, at 2pm EST

CLAIMANT'S MOTION FOR RELIEF FROM STAY

NOW COMES, Kevin Cook, by and through counsel, and pursuant to 11 U.S.C. § 362(d)(1), respectfully requests this Court lift the automatic stay for Claimant's imminent Washtenaw County, Michigan personal injury action.

Claimant's claim arises out of an automobile accident in the State of Michigan in April 2023. A lawsuit has not yet been filed due to this bankruptcy filing. The involved vehicle was owned by YRC, Inc., and driven by Rickie Allen Oneil, believed to be an employee of YRC, Inc., U.S. Holland LLC, and/or Yellow Corporation. A copy of the relevant police report is attached as Exhibit 1.

YRC, Inc., U.S. Holland LLC, and Yellow Corporation are insured for its liability for the accident and damages to Claimant. Claimant forgoes any claim to YRC, Inc., U.S. Holland LLC, and/or Yellow Corporation's assets and limits his recovery to the insurance policy.

"The Bankruptcy Code provides that the bankruptcy court may grant relief from the automatic stay for cause." *In re Martin*, 542 B.R. 199, 202 (B.A.P. 6th Cir. 2015) (citing 11 U.S.C. § 362(d)(1)). "The decision whether or not to lift the automatic stay resides within the sound discretion of the bankruptcy court." *Id*.

The bankruptcy court "has no jurisdiction over proceedings that have no effect on the debtor or its estate." *Landry v. Exxon Pipeline Co*, 260 B.R. 769, 777 (Bankr. M.D. La. 2001) (citing *Celotex Corp v. Edwards*, 514 U.S. 300, 308 n. 6 (1995)).

It is established that "if a debtor does not have a direct interest in the proceeds of the insurance policy," then the insurance proceeds are not a part of the debtor's estate, and "do not fall within the scope of the automatic stay provision in 11 U.S.C. § 363(a)(3)." *In re Youngstown Osteopathic Hosp. Ass'n*, 271 B.R. 544, 548 (Bankr. N.D. Oh. 2002). "In other words, when the debtor has no legally cognizable claim to the insurance proceeds, those proceeds are not property of the estate." *Landry*, 260 B.R. at 786.

In *Landry*, the court explained, "[i]n the liability insurance context the debtor has no cognizable claim to the proceeds paid by an insurer on account of a covered claim. The proceeds are paid to the victim of the insured's wrongful act. The insured debtor cannot ask the insurance company to pay him, or determine on its own how the proceeds of the policy should be distributed, nor can any creditor of the insured seize the proceeds in satisfaction of a claim not falling within the terms of the insurance contract." *Landry*, 260 B.R. at 786.

Here, the insurance proceeds from Debtors' liability coverage are outside of the scope of the automatic stay because the Debtors have no direct interest in the proceeds.

Additionally, the law is settled that the filing of a bankruptcy petition does not eliminate the liability of debtor's automobile insurer and dictates that Mr. Cook may proceed against Debtors

in litigation to purse recovery from Debtors' insurers. For example, in the Sixth Circuit, "it is well settled" that neither an automatic stay nor a permanent discharge injunction prevents suit against the debtor "solely to determine liability in order to collect from the debtor's insurer." *In re Rodgers*, 266 B.R. 834 (Bankr. W.D. Tenn. 2001). See also *Mauriello v. Great American E and S Ins Co.*, 554 F. Appx. 382, 384 (6th Cir. 2014). *In re Morris*, 430 B.R. 824, 831 (Bankr. W.D. Tenn. 2010) ("[T]he clear majority of cases in both the Sixth Circuit and elsewhere have found that § 524(e) allows a creditor to proceed against the debtor as a nominal defendant in order to pursue recovery from a third party.").

"This approach is grounded in the rationale that it makes no sense to allow an insurer to escape coverage for injuries caused by its insured merely because the insured receives a bankruptcy discharge." *Mauriello*, 554 F. Appx. at 384. The Court recognized that parties "typically request relief from the automatic stay to the extent of available insurance and proceed against the debtor as a nominal defendant for the purpose of establishing the debtor's liability." *Id*.

Here, Debtors do not have an interest in the insurance proceeds from the automobile liability policy. Accordingly, the potential insurance proceeds from Debtors' automobile insurance policy are not part of the debtor's estate, and do not fall within the scope of the automatic stay. *Landry*, 260 B.R. at 777; *In re Youngstown*, 271 B.R. at 548. Therefore, this Court should grant Claimant's motion and lift the automatic stay as to his imminent lawsuit against Debtors.

WHEREFORE, Claimant, Kevin Cook, respectfully requests this Court grant this Motion for Relief from the Automatic Stay.

Respectfully Submitted,

/s/ Madeline M. Sinkovich

Madeline M. Sinkovich P-82846¹ MIKE MORSE LAW FIRM 24901 Northwestern Highway, Suite 700

Southfield, Michigan 48075 <u>Madeline.sinkovich@855mikewins.com</u>

(248) 621-2245

Dated: January 4, 2024

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¹ Claimant's counsel is a Michigan attorney prosecuting claim litigation pursuant to Local Rule 9010-1(e)(iii).

EXHIBIT 1

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IN RE:

YELLOW CORPORATION, et al, Chapter 11

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Claim No. 15390

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Claim No. 15389

YRC, Inc., 23-11087

Claim No. 15391

(Jointly Administered)

Obj. Due: Jan. 15, 2024

Hearing Date: Jan. 22, 2024, at 2pm EST

NOTICE OF MOTION

PLEASE TAKE NOTICE that on January 4, 2024, Kevin Cook ("Claimant") filed *Claimant's Motion for Relief from Stay* (the "Motion)" in the United States Bankruptcy Court for the District of Delaware seeking relief from the automatic stay.

PLEASE TAKE FURTHER NOTICE that pursuant to Rule 9006-1(c)(ii) any objections to the Motion must be filed on or before January 15, 2024, with the United States Bankruptcy Court for the District of Delaware, 3rd Floor, 824 Market Street, Wilmington Delaware 19801. At the same time, you must serve a copy of any objection to the Motion for Relief on Movant's undersigned counsel on or before the Objection Deadline.

PLEASE TAKE FURTHER NOTICE that a hearing will be held on **January 22, 2024 at 2:00 p.m. (ET)** before Craig T. Goldblatt in the United States Bankruptcy Court for the District of Delaware, 824 N. Market Street, 3rd Floor, Courtroom 7, Wilmington, Delaware 19801, if an objection is filed.

IF YOU FAIL TO RESPOND IN ACCORDANCE WITH THIS NOTICE, THE COURT MAY GRANT THE RELIEF DEMANDED BY THE MOTION WITHOUT FURTHER NOTICE OR HEARING.

Date: January 4, 2024 /s/ Madeline M. Sinkovich

Madeline M. Sinkovich P-82846¹ 24901 Northwestern Highway, Suite 700 Southfield, Michigan 48075 (248) 621-2245

Madeline.sinkovich@855mikewins.com

¹ Claimant's counsel is a Michigan attorney prosecuting claim litigation pursuant to Local Rule 9010-1(e)(iii).

IN RE:	
YELLOW CORPORATION, et al,	Chapter 11 Case No. 2:23-11069-CTG
Debtor.	U.S. Holland LLC, 23-11079 Claim No. 15390 Yellow Corporation, 23-11069 Claim No. 15389 YRC, Inc., 23-11087 Claim No. 15391 (Jointly Administered)
	(Jointly Administered)
ORDER GRANTING MOTION	FOR RELIEF FROM AUTOMATIC STAY
This matter having come before the	e Court on Claimant Kevin Cook's Motion for Relief
from the Automatic Stay, the Court having of	considered the motion, and having found cause:
IT IS ORDERED that the motion is	granted.
Dated:	Hon. Craig T. Goldblatt

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YRC, Inc., 23-11087

Claim No. 15391

(Jointly Administered)

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 4th day of January 2024, I served the following paper: "Claimant's Motion for Relief From Stay" with attachments to all parties of record via CM/ECF filing.

Date: January 4, 2024 /s/ Madeline M. Sinkovich

Madeline M. Sinkovich P-82846¹

24901 Northwestern Highway, Suite 700

Southfield, Michigan 48075

(248) 621-2245

Madeline.sinkovich@855mikewins.com

¹ Claimant's counsel is a Michigan attorney prosecuting claim litigation pursuant to Local Rule 9010-1(e)(iii).